

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: :
Hildreth : Group Art Unit: 3628
: :
Appln. No.: 09/677,581 : Examiner: F. Poinvil
: :
Filed: September 29, 2000 :
: :
For: Network-Based Financial :
Planning System and Method :
:

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO NOTICE OF NON-COMPLIANT AMENDMENT

Sir:

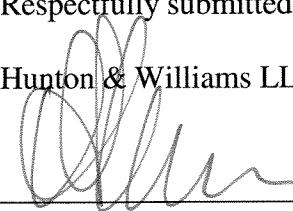
In response to the Notice of Non-Compliant Amendment dated November 8, 2006, Applicant respectfully remarks that the Office is incorrect in alleging that the Amendment/Response filed on October 19, 2005 did not contain a complete listing of claims. On February 2, 2006, Applicant filed an Amendment/Response which added a new claim 66. *See* Exhibit A. In its October 19, 2006 Amendment/Response, Applicant added a new claim 67. *See* Exhibit B. Accordingly, Applicant respectfully submits that the listing of claims submitted with Applicant's October 19, 2006 Amendment/Response is complete and correct.

Please charge any shortage in fees due in connection with the filing of this paper, including extension of time fees, to Deposit Account No. 50-0206, and please credit any excess fees to the same deposit account.

Respectfully submitted,

Hunton & Williams LLP

By:


Ozzie A. Farres
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Date: December 8, 2006

EXHIBIT A

PATENT



PROVISIONAL
 UTILITY



Application No.: 09/677,581 Date: February 2, 2006

Filing Date: September 29, 2000

Client/Matter No.: 72167.000165 Client: JPMorgan Chase

Inventor(s): Dianna G. Hildreth Atty/Sec.: OAF/dja

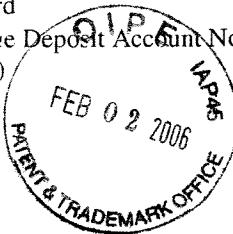
Title: NETWORK-BASED FINANCIAL PLANNING SYSTEM AND METHOD



DESIGN
 PCT

The following has been received in the U.S. Patent and Trademark
Office on the date stamped hereon:

- Fee Transmittal (duplicate)
- Amendment/Response
- Return Receipt Postcard
- Authorization to Charge Deposit Account No. 50-0206 in the amount of \$50.00
(Additional Claim Fee)



+ 213104

FEE TRANSMITTAL
For FY 2005

MAIL STOP AF

Applicant claims small entity status. See 37 CFR 1.27

Total Amount Of Payment (\$)**50.00**

METHOD OF PAYMENT (check all that apply)

Check Credit Card Money Order None Other (identify): _____

Deposit Account Deposit Account Number **50-0206** Deposit Account Name: **Hunton & Williams LLP**

For the above-identified deposit account, the Director is hereby authorized to: (check all that apply)

Charge fee(s) indicated below. Charge fee(s) indicated below, except for the filing fee
 Charge any additional fee(s) or underpayments of fee(s) under 37 CFR 1.16 and 1.17 Credit any overpayments.

FEE CALCULATION

1. BASIC FILING, SEARCH AND EXAMINATION FEES

<u>Application Type</u>	<u>FILING FEES</u>		<u>SEARCH FEES</u>		<u>EXAMINATION FEES</u>		
	<u>Fee(\$)</u>	<u>Small Entity Fee (\$)</u>	<u>Fee(\$)</u>	<u>Small Entity Fee (\$)</u>	<u>Fee(\$)</u>	<u>Small Entity Fee (\$)</u>	<u>Fees Paid (\$)</u>
Utility	300.00	150.00	500.00	250.00	200.00	100.00	
Design	200.00	100.00	100.00	50.00	130.00	65.00	
Plant	200.00	100.00	300.00	150.00	160.00	80.00	
Reissue	300.00	150.00	500.00	250.00	600.00	300.00	
Provisional	200.00	100.00	0.00	0.00	0.00	0.00	

2. EXCESS CLAIMS FEES

<u>For</u>	<u>Number Present</u>	<u>Highest Number Paid For</u>	<u>Extra</u>	<u>Small Entity</u>		
				<u>Fee (\$)</u>	<u>Fees Paid (\$)</u>	<u>Fees Paid (\$)</u>
Total Claims	66	65	1 x	50.00	25.00	50.00
Independent Claims	5	5	0 x	200.00	100.00	
Multiple Dependent Claim				360.00	180.00	
Total Excess Claims Fees						50.00

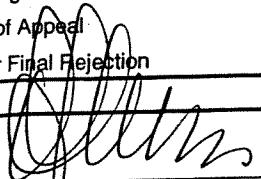
3. APPLICATION SIZE FEE (if the specification and drawings exceed 100 sheets of paper, the application size fee due is \$250 (\$125 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s).)

<u>Total Sheets</u>	<u>Extra Sheets</u>	<u>No. of Each Additional 50 or Fraction Thereof</u>	<u>Fees (\$)</u>	<u>Small Entity Fee (\$)</u>	<u>Fees Paid (\$)</u>
_____ - 100 =	<u>0 / 50 =</u>	(round up to a whole number) x	250.00	125.00	

4. OTHER FEE(S)

Non-English Specification (no small entity discount) 130.00 Utility Issue Fee (or Reissue) (including Publication Fee, if necessary)
 Surcharge - late filing fee or oath Design Issue Fee
 Surcharge - late provisional filing fee or cover sheet Plant Issue Fee
 Month Extension of Time Petition to Commissioner
 Submission of Information Disclosure Statement Petition to Revive (Unavoidable)
 Notice of Appeal Petition to Revive (Unintentional)
 Request for Oral Hearing Petitions Related to Provisional Applications
 Filing Brief in Support of Appeal Recording Each Patent Assignment Per Property
 Filing Submission After Final Rejection Other (specify) _____

SUBMITTED BY

Signature		Registration No.	43,606	Telephone	202.955.1923
Typed or Printed Name	Ozzie A. Farres			Date	2/2/06

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT/RESPONSE

Sir:

In response to the Office Action dated November 3, 2005, Applicants respectfully request favorable reconsideration of the above-identified patent application in view of the following amendments/remarks, which are believed to place the above-identified patent application in condition for allowance or in better form for consideration on appeal.

IN THE CLAIMS:

Please add new claim 66 as indicated in attached Appendix A.

A listing of the status of all claims 1-66 in the present patent application is provided in attached Appendix A.

REMARKS

The Office Action dated November 3, 2005, has been received and carefully considered.

In this response, claim 66 has been added. Entry of the addition of new claim 66 is respectfully requested. It is believed that this Amendment, in conjunction with the following remarks, place the application in immediate condition for allowance. Accordingly, entry of this Amendment and favorable consideration of the application are respectfully requested.

I. THE OBVIOUSNESS REJECTION OF CLAIMS 1-65

On page 2 of the Office Action, claims 1-65 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Norris considered with Phillip, Storms, "Using Mortgage Credit to Achieve Client Objectives" and Lending Tree. This rejection is hereby respectfully traversed.

As stated in MPEP § 2143, to establish a prima facie case of obviousness, three basic criteria must be met. First, there must be some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or to combine reference teachings. Second, there must be a reasonable expectation of success. Finally, the prior art reference (or references when combined) must teach or suggest all the claim limitations. The teaching or suggestion to make the claimed combination and the reasonable expectation of success must both be found in the prior art, not in applicant's disclosure. *In re Vaeck*, 947 F.2d 488, 20 USPQ2d 1438 (Fed. Cir. 1991).

Regarding claim 1, the Examiner asserts -- and Applicants agree -- that Norris does not disclose "aspects of credit profiles and the provision of at least one credit financing opportunity comprising any number of financial products that meet the user objective." The Examiner states, however, that "[a] user's objective is usually taken in consideration when trying to obtain credit financing." The Examiner alleges that "Philip Storms discusses in an article entitled "Using

Mortgage Credit to Achieve Client Objectives" that in providing a loan to a client, the client's profile must be analyzed and a more appropriate credit financing meeting the client's objective must be considered and chosen. The Examiner alleges that "LendingTree further teaches a means or steps for determining at least one credit financing opportunity based on the credit data at least one predetermined decision rule wherein at least one credit financing opportunity comprises any number of financial products that meet the user objective."

Applicants respectfully submit, however, that neither Philip Storms nor LendingTree – alone or in combination -- teach or suggest the specific step of "determining at least one credit financing opportunity based on the credit data and at least one predetermined decision rule, wherein the at least one credit financing opportunity comprises any number of financial products that meet the user objective," as expressly set forth in independent claim 1. Philip Storms, for example, merely discloses information relating to using mortgage debt or credit to replace consumer debt to ease the burden on the consumer, but does not teach or suggest any feature that may "determine[e] at least one credit financing opportunity based on the credit data and at least one predetermined decision rule, wherein the at least one credit financing opportunity comprises any number of financial products that meet the user objective." Applicants respectfully submit that the mere disclosure of using mortgage debt to cover or replace consumer -- as is done in Philip Storms -- fails to teach or suggest the specific claim recitation.

LendingTree is similarly deficient. In particular, LendingTree comprises a collection of web site screen shots presenting a series of questions posed to a user for purposes of determining mortgage qualification. For example, the first pages set forth a series of "5 quick steps" the user can perform to qualify for a mortgage. Applicants respectfully submit, however, that LendingTree does not make up for the deficiencies of Norris and Philip Storms and does not

disclose any feature or functionality that comprises the specific step of “determining at least one credit financing opportunity based on the credit data and at least one predetermined decision rule, wherein the at least one credit financing opportunity comprises any number of financial products that meet the user objective,” as recited in independent claim 1. Applicants respectfully submit that asking a user a series of questions in connection with qualification mortgage application is not the same as “determining at least one credit financing opportunity based on the credit data and at least one predetermined decision rule, wherein the at least one credit financing opportunity comprises any number of financial products that meet the user objective.”

Further, Applicant respectfully submits that the Office Action fails to set forth a proper motivation or suggestion to modify Norris to incorporate the teachings of Philip Storms or Lending. The Office Action merely states that “it would have been obvious to one of ordinary skill in the art at the time the invention was made to incorporate the teachings provided by Philip Storms and LendingTree into the system of Norris in order to allow the system to tailor credit financing opportunities based on specific needs of a customer.” Applicants respectfully submit, however, that Norris relates to an automatic financial account processing system and thus would not benefit from incorporating Philip Storms’ general concept of using mortgage debt to replace consumer debt, and/or LendingTree’s specific questions for determining mortgage qualification. In fact, Applicants respectfully submit that such a combination would not be able to determine at least one credit financing opportunity based on the credit data and at least one predetermined decision rule, wherein the at least one credit financing opportunity comprises any number of financial products that meet the user objective.” In addition, Applicants respectfully submit that there is no teaching or suggestion in Norris or Philip Storms regarding the desirability of such a combination, much less how such a combination could be achieved. As for LendingTree,

Applicants respectfully submit that the questions presented in the web site screen shots do not – even if incorporated into the teachings of Norris – result in a system or method that “determin[es] at least one credit financing opportunity based on the credit data and at least one predetermined decision rule, wherein the at least one credit financing opportunity comprises any number of financial products that meet the user objective.” In fact, Applicants respectfully submit that even if the motivation or suggestion to modify Norris to incorporate Philip Storms and/or LendingTree were proper, such combination or modification would still not result in the exact systems and methods claimed in the above application. Accordingly, Applicants respectfully submit that claim 1 is allowable over the cited references.

Applicant respectfully submits that each of independent claims 20, 39, 58 and 60 are allowable at least for the reasons set forth above.

Claims 2-19, 21-38, 40-57, 59 and 61-66 are dependent upon independent claim 1, 20, 39, 58 or 60. Thus, since independent claim 1, 20, 39, 58 and 60 should be allowable as discussed above, claims 2-19, 21-38, 40-57, 59 and 61-66 should also be allowable at least by virtue of their dependency on independent claim 1, 20, 39, 58 or 60. Moreover, these claims recite additional features which are not claimed, disclosed, or even suggested by the cited references taken either alone or in combination. For example, claim 66 recites the method of claim 1 wherein the user objective comprises at least one of obtain a lower interest rate, obtain lower payments, obtain credit, or any other objective. Applicants respectfully submit that neither Norris, Philip Storms, nor LendingTree -- alone or in combination -- teach or suggest the method of claim 1 wherein the user objective comprises at least one of obtain a lower interest rate, obtain lower payments, obtain credit, or any other objective.

In view of the foregoing, it is respectfully requested that the aforementioned obviousness rejection of claims 1-65 be withdrawn.

II. CONCLUSION

In view of the foregoing, it is respectfully submitted that the present application is in condition for allowance, and an early indication of the same is courteously solicited. The Examiner is respectfully requested to contact the undersigned by telephone at the below listed telephone number, in order to expedite resolution of any issues and to expedite passage of the present application to issue, if any comments, questions, or suggestions arise in connection with the present application.

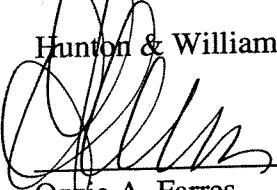
To the extent necessary, a petition for an extension of time under 37 CFR § 1.136 is hereby made.

Please charge any shortage in fees due in connection with the filing of this paper, including extension of time fees, to Deposit Account No. 50-0206, and please credit any excess fees to the same deposit account.

Respectfully submitted,

Hunton & Williams LLP

By:


Ozzie A. Farres
Registration No. 43,606

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Date: February 2, 2006

APPENDIX A

1. (Previously Presented) A method for allowing a user of a user terminal to receive credit financing opportunities, the method comprising:

receiving credit data from the user terminal, the credit data including a user objective and a credit profile, wherein the credit profile comprises at least one particular of any number of financial products held by the user;

determining at least one credit financing opportunity based on the credit data and at least one predetermined decision rule, wherein the at least one credit financing opportunity comprises any number of financial products that meet the user objective;

generating an output, the output including a comparison of at least part of the credit profile with the at least one determined credit financing opportunity; and

providing the output to the user terminal.

2. (Original) The method according to Claim 1, further including receiving a request from the user terminal to apply for a determined credit opportunity.

3. (Original) The method according to Claim 1, wherein the credit profile is comprised of at least one user credit data element, the at least one user credit data element identifying one or more characteristics of corresponding financing previously undertaken by the user.

4. (Original) The method according to Claim 3, wherein generating the output includes generating a first level output and generating a second level output.

5. (Original) The method according to Claim 4, wherein the first level output includes one or more comparisons of a determined credit opportunity with a respective one of the at least one user credit data elements.

6. (Original) The method according to Claim 4, wherein there are a plurality of credit data elements and the second output includes one or more comparisons of a determined credit opportunity with the plurality of user credit data elements.

7. (Original) The method according to Claim 1, further comprising providing a summary of the user profile data to the user terminal.

8. (Original) The method according to Claim 3, wherein the at least one user credit data element includes an interest rate, an outstanding balance and a monthly payment.

9. (Original) The method according to Claim 8, wherein the at least one user credit data element further includes an identification of whether the corresponding credit data element was issued by a provider of the financing opportunities.

10. (Original) The method according to Claim 3, wherein the at least one user credit data element corresponds to a least one of a credit card, a vehicle loan, a secured debt, an unsecured debt, a home equity loan and a residential mortgage.

11. (Original) The method according to Claim 7, wherein the summary includes at least one summary area corresponding to one of the user's credit cards, personal lines of credit, personal loans, home equity lines of credit, auto loans, unsecured credit and total outstanding credit.

12. (Original) The method according to Claim 1, wherein the user data further includes personal data corresponding to the user and further including the act of obtaining a credit worthiness report based on the personal data.

13. (Original) The method according to Claim 12, wherein determining credit financing opportunities includes consideration of the credit worthiness of the corresponding user.

14. (Original) The method according to Claim 1, wherein a credit opportunity is

considered viable if it is determined in the determining act that the user will save at least a predetermined amount of money during a predetermined time period.

15. (Original) The method according to Claim 1, wherein the user profile data includes a state of residence and wherein the predetermined decision rules include consideration of the state of residence and current interest rates for potential financing opportunities.

16. (Original) The method according to Claim 1, further including receiving a request for detailed information corresponding to a selected one of the financing opportunities and wherein at least a part of the output is provided in a substantially pictorial form.

17. (Original) The method according to Claim 16, wherein the pictorial form includes at least one of a graph and a pie chart.

18. (Original) The method according to Claim 15, wherein the predetermined decision rules further consider the user's taxation rate in determining viable credit opportunities.

19. (Original) The method according to Claim 1, further comprising preparing a list of potential financing opportunities at least partially based on opportunity data received from at least one product processor, and wherein the determined financing opportunities are selected from the prepared list.

20. (Previously Presented) A computer readable storage medium storing computer executable instructions which, when executed, perform a method for allowing a user of a user terminal to receive credit financing opportunities, the method comprising:

receiving credit data from the user terminal, the credit data including a user objective and a credit profile, wherein the credit profile comprises at least one particular of any number of financial products held by the user;

determining credit financing opportunities based on the credit data and at least one

predetermined decision rule, wherein the credit financing opportunities comprise at least one financial product that meets the user objective;

generating an output, the output including a comparison of at least part of the credit profile with the determined credit financing opportunities; and

providing the output to the user terminal.

21. (Original) The computer readable storage medium according to Claim 20, wherein the method further includes receiving a request from the user terminal to apply for a determined credit opportunity.

22. (Original) The computer readable storing medium according to Claim 20, wherein the credit profile is comprised of at least one user credit data element, the at least one user credit data element identifying one or more characteristics of corresponding financing previously undertaken by the user.

23. (Original) The method according to Claim 22, wherein generating the output includes generating a first level output and generating a second level output.

24. (Original) The computer readable storage medium according to Claim 23, wherein the first level output includes one or more comparisons of a determined credit opportunity with a respective one of the at least one user credit data elements.

25. (Original) The computer readable storage medium according to Claim 23, wherein there are a plurality of credit data elements and the second output includes one or more comparisons of a determined credit opportunity with the plurality of user credit data elements.

26. (Original) The computer readable storage medium according to Claim 20, wherein the method further includes providing a summary of the user profile data to the user terminal.

27. (Original) The computer readable storage medium according to Claim 22, where the at least one user credit data element includes an interest rate, an outstanding balance and a monthly payment.

28. (Original) The computer readable storage medium according to Claim 27, wherein the at least one user credit data element further includes an identification of whether the corresponding credit data element was issued by a provider of the financing opportunities.

29. (Original) The computer readable storage medium according to Claim 22, wherein the at least one user credit data element corresponds to at least one of a credit card, a vehicle loan, a secured debt, an unsecured debt, a home equity loan and a residential mortgage.

30. (Original) The computer readable storage medium according to Claim 26, wherein the summary includes at least one summary area corresponding to one of the user's credit cards, personal lines of credit, personal loans, home equity lines of credit, auto loans, unsecured credit and total outstanding credit.

31. (Original) The computer readable storage medium according to Claim 20, wherein the user data further includes personal data corresponding to the user and the method further includes the act of obtaining a credit worthiness report based on the personal data.

32. (Original) The computer readable storage medium according to Claim 31, wherein determining credit financing opportunities includes consideration of the credit worthiness of the corresponding user.

33. (Original) The computer readable storage medium according to Claim 20, wherein the credit opportunity is considered viable if it is determined that the user will save at least a predetermined amount of money during a predetermined time period.

34. (Original) The computer readable storage medium according to Claim 20,

wherein the user profile data includes a state of residence and wherein the predetermined decision rules include consideration of the state of residence and current interest rates for potential financing opportunities.

35. (Original) The computer readable storage medium according to Claim 20, wherein the method further includes accepting a request for detailed information corresponding to a selected one of the financing opportunities and wherein at least a part of the output is provided in a substantially pictorial form.

36. (Original) The computer readable storage medium according to Claim 35, wherein the pictorial form includes at least one of a graph and a pie chart.

37. (Original) The computer readable storage medium according to Claim 34, wherein the predetermined decision rules further consider the user's taxation rate in determining the viable credit opportunities.

38. (Original) The computer readable storage medium according to Claim 20, wherein the method further includes preparing a list of potential financing opportunities at least partially based on opportunity data received from at least one product processor, and wherein the determined financing opportunities are selected from the prepared list.

39. (Previously Presented) An information processor in a financial processing system, the information processor coupled to at least one user terminal via a communication network, the information processor comprising:

a memory storing at least one decision rule;

a network interface coupling the information processor to the communication network;

and

a central processing unit performing the functions of:

receiving, via the network interface, credit data from the user terminal, the credit data including a user objective and a credit profile, wherein the credit profile comprises at least one particular of any number of financial products held by the user;

determining credit financing opportunities, the determination being based on the credit data and at least one predetermined decision rule, wherein the credit financing opportunities comprising at least one financial product that meets the user objective;

generating an output, the output including a comparison of at least part of the credit profile with the determined credit financing opportunities; and

providing the output to the user terminal.

40. (Original) The information processor according to Claim 39, further comprising a database coupled to the central processing unit, the database storing data corresponding to at least one financing opportunity.

41. (Original) The information processor according to Claim 39, wherein the central processing unit further performs the function of receiving a request from the user terminal to apply for a determined credit opportunity.

42. (Original) The information processor according to Claim 39, wherein the credit profile is comprised of at least one user credit data element, the at least one user credit data element identifying one or more characteristics of corresponding financing previously undertaken by the user.

43. (Original) The information processor according to Claim 42, wherein the output is comprised of a first level output and a second level output.

44. (Original) The information processor according to Claim 43, wherein the first level output includes one or more comparisons of a determined credit opportunity with a

respective one of the at least one user credit data elements.

45. (Original) The information processor according to Claim 43, where there are a plurality of credit data elements and the second output includes one or more comparisons of a determined credit opportunity with the plurality of user credit data elements.

46. (Original) The information processor according to Claim 39, wherein the central processing unit further performs the function of providing a summary of the user profile data to the user terminal.

47. (Original) The information processor according to Claim 42, wherein the at least one user credit data element includes an interest rate, an outstanding balance and a monthly payment.

48. (Original) The information processor according to Claim 47, wherein the at least one user credit data element further includes an identification of whether the corresponding credit data element was issued by a provider of the financing opportunities.

49. (Original) The information processor according to Claim 42, wherein the at least one user credit data element corresponds to at least one of a credit card, a vehicle loan, a secured debt, an unsecured debt, a home equity loan and a residential mortgage.

50. (Original) The information processor according to Claim 46, wherein the summary includes at least one summary area corresponding to one of the user's credit cards, personal lines of credit, personal loans, home equity lines of credit, auto loans, unsecured credit and total outstanding credit.

51. (Original) The information processor according to Claim 39, wherein the user data further includes personal data corresponding to the user and the central processing unit further performs the function of obtaining a credit worthiness report based on the personal data.

52. (Original) The information processor according to Claim 51, wherein the determining function includes consideration of the credit worthiness of the corresponding user.

53. (Original) The information processor according to Claim 39, wherein the central processing unit considers a credit opportunity to be viable if the determining function determines that the user will save at least a predetermined amount of money during a predetermined time period.

54. (Original) The information processor according to Claim 39, wherein the user profile data includes a state of residence and wherein the predetermined decision rules include consideration of the state of residence and current interest rates for potential financing opportunities.

55. (Original) The information processor according to Claim 39, wherein the central processing unit further performs the function of accepting a request for detailed information corresponding to a selected one of the financing opportunities and wherein at least a part of the output is provided in a substantially pictorial form.

56. (Original) The information processor according to Claim 55, wherein the pictorial form includes at least one of a graph and a pie chart.

57. (Original) The information processor according to Claim 54, wherein the predetermined decision rules further consider the user's taxation rate in determining viable credit opportunities.

58. (Previously Presented) A method for allowing a user of a user terminal to apply for a credit financing opportunity via a communication network, the method comprising: receiving credit data from the user terminal, the credit data including a user objective indicating that the user wishes to obtain credit and a credit profile, wherein the credit profile

comprises at least one particular of any number of financial products held by the user; determining potential financing products based at least in part on the credit data, wherein the potential financing products comprise at least one financial product that meets the user objective;

providing a list of the determined potential financing products to the user terminal and a comparison of at least part of the credit profile with the determined potential financing products; receiving a request from the user terminal for information corresponding to a selected one of the potential financing products;

providing the information to the user terminal; and receiving a request from the user terminal to initiate an application for the selected financing product.

59. (Original) The method according to Claim 58, wherein the list of potential financing products includes:

vehicle loans;
education loans;
home improvement loans;
home purchase loans;
medical expense loans;
large event loans; and vacation loans.

60. (Previously Presented) A method for allowing a user of a terminal to receive optimized information regarding a selected topic, the method comprising:

receiving input data from the user terminal, the input data including a user objective and a current usage profile, wherein the credit profile comprises at least one particular of any number

of financial products held by the user;

querying a knowledge base regarding the input data;

retrieving operational data from the knowledge base;

determining optimized information based on the results of applying at least one predetermined decision rule to the operational data, the user objective and current usage profile, wherein the optimized information comprises at least one financial product that meets the user objective;

generating an output including a comparison of at least part of the current usage profile with the determined optimized information; and

providing the output to the terminal.

61. (Original) The method of claim 60, wherein the knowledge base is connected to an electronic network.

62. (Original) The method of claim 61, wherein the output includes links to at least one other electronic site.

63. (Original) The method of claim 61, farther comprising the steps of: querying at least one search engine concerning the input data; and processing the results of the querying of at least one search engine.

64. (Previously Presented) The method of claim 60, wherein the output includes a list of the optimized information.

65. (Previously Presented) The method of claim 1 wherein the credit profile comprises at least one loan, line of credit, credit card, secured or unsecured credit, bank or provider, interest rate, outstanding balance, monthly payment, available line of credit, balance, term, and years remaining in access period.

66. (New) The method of claim 1 wherein the user objective comprises at least one of obtain a lower interest rate, obtain lower payments, obtain credit, or any other objective.

EXHIBIT B

FEE TRANSMITTAL For FY 2006 MAIL STOP Amendment		<i>Complete If Known</i>																																											
		Application No.	09/677,581	RECEIVED																																									
		Filing Date	September 29, 2008	CENTRAL FAX CENTER																																									
		First Named Inventor	Diana G. Hildreth	OCT 1 2008																																									
		Examiner Name	Frantzy Poinvill																																										
Total Payment	Amount Of (\$)	Art Unit	3628																																										
Applicant claims small entity status. See 37 CFR 1.27		Attorney Docket No.	72167.000185																																										
METHOD OF PAYMENT (check all that apply)																																													
<input type="checkbox"/> Check <input type="checkbox"/> Credit Card <input type="checkbox"/> Money Order <input type="checkbox"/> None <input type="checkbox"/> Other (identify): _____																																													
Deposit Account Name: Hunton & Williams LLP																																													
<input checked="" type="checkbox"/> Deposit Account Deposit Account Number 50-0206		For the above-identified deposit account, the Director is hereby authorized to: (check all that apply)																																											
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SUBMITTED BY

Signature		Registration No.	43,606	Telephone	202.955.1923
Typed or Printed Name	Ozzie A. Farres	Date	10/19/06		

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Patent Application
Attorney Docket No.: 72167.000165

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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OCT 19 2006

In re Application of:

Hildreth

Group Art Unit: 3628

Appln. No.: 09/677,581

Examiner: F. Poinvil

Filed: September 29, 2000

For: Network-Based Financial
Planning System and Method

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT/RESPONSE

Sir:

In response to the Office Action dated June 19, 2006, Applicants remark as follows:

10/20/2006 WABDEL1 00000022 500206 09677581
02 FC:1201 200.00 DA

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Patent Application
Attorney Docket No.: 72167.000165

IN THE CLAIMS:

Please add claim 67 as indicated in attached Appendix A.

A listing of the status of all claims 1-67 in the present patent application is provided in
attached Appendix A.

OCT 19 2006

Patent Application
Attorney Docket No.: 72167.000165

REMARKS

The Office Action dated June 19, 2006, has been received and carefully considered. New claim 67 has been added. It is believed that the following remarks place the application in immediate condition for allowance. Accordingly, favorable consideration of the application is respectfully requested.

I. THE OBVIOUSNESS REJECTION OF CLAIMS 1-65

On page 2 of the Office Action, claims 1-65¹ were rejected under 35 U.S.C. § 103(a) as being unpatentable over Atkins (U.S. Patent No. 5,644,727) in view of Phillip, Storms, "Using Mortgage Credit to Achieve Client Objectives" and Lending Tree. This rejection is hereby respectfully traversed.

As stated in MPEP § 2143, to establish a prima facie case of obviousness, three basic criteria must be met. First, there must be some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or to combine reference teachings. Second, there must be a reasonable expectation of success. Finally, the prior art reference (or references when combined) must teach or suggest all the claim limitations. The teaching or suggestion to make the claimed combination and the reasonable expectation of success must both be found in the prior art, not in applicant's disclosure. *In re Vaeck*, 947 F.2d 488, 20 USPQ2d 1438 (Fed. Cir. 1991).

Regarding claim 1, the Examiner asserts that Atkins discloses the step of "receiving credit data from the user terminal, the credit data including a user objective and a credit profile, wherein the credit profile comprises at least one particular of any number of financial products

¹ Applicant respectfully submits that the Examiner has not examined pending claim 66 which was added in Applicant previous response.

held by the user." In particular, the Examiner alleges that Atkins discloses a system and method for analyzing a customer's inputted credit profile and determines at least one credit financing opportunity based on the credit data and at least one credit financing opportunity based on the credit data and at least one predetermined decision rule, wherein at least one credit financing opportunity comprises any number of financial products that meet the user objective.

Applicants respectfully submit, however, that Atkins does not teach or suggest the specific step of "receiving credit data from the user terminal, the credit data including a user objective and a credit profile, wherein the credit profile comprises at least one particular of any number of financial products held by the user." In particular, Applicant respectfully submits that there is no teach or suggestion in Atkins of a "credit profile" that "comprises at least one particular of any number of financial products held by the user, as expressly set forth in independent claim 1. Rather, the excerpts cited by the Examiner as allegedly disclosing this claim limitation – the Abstract of Atkins and Col. 7, lines 30-45 – merely state that client provides financial objectives, risk preference, and budgetary constraints:

A practical communication and computer based system and method for effecting exchange, investment and borrowing involves the use of digital communication and computation terminals distributed to users and service providers. Through the system described and its combined computer and communication terminals, client/customers may purchase goods and services, save, invest, track bonuses and rebates and effect enhanced personal financial analysis, planning, management and record keeping with less effort and increased convenience. Through a prioritization function, the client specifies her financial objectives, her risk preference, and budgetary constraints. The prioritization function automatically suggests to the individual a portfolio of asset and liability accounts that may be credited and/or debited to provide the required funds for consumption and to form investments and borrowing to best realize her financial objectives over a defined time horizon. If desired, the system automatically manages a client's budgetary and financial affairs through a system of expert sweeps based on a client's preferences. The client's accounts are monitored via a borrowing power baseline, and considered imbalanced if the client's borrowing power is less than the minimum borrowing power. If the account is imbalanced, the client may reallocate the assets and liabilities within the client account and/or

modify a set of constraints on the client account. If the client account is still not balanced after modification of the account, the system will deny authorization for certain requested transactions, and may initiate the liquidation of certain asset accounts and reduce the balances of one or more liability accounts.

See Atkins, Abstract (emphasis added).

Applicant respectfully submits that a financial objective, risk preference and budgetary constraints is not the same as a "credit profile compris[ing] at least one particular of any number of financial products held by the user," as required by independent claim 1. In fact, Applicant respectfully submits that there is no feature or functionality in Atkins that even remotely comprises a "credit profile," much less a credit profile comprising at least one particular of any number of financial products held by the user." There is not disclosure in Atkins where a consumer provides any data or information that comprises at least one particular of a financial product held by the user.

Further, Applicant respectfully submits that the Office Action fails to set forth a proper motivation or suggestion to modify Atkins to incorporate the teachings of Philip Storms. The Office Action merely states that "it would have been obvious to one of ordinary skill in the art at the time the invention was made to incorporate the teachings provided by Philip Storms into the system of Atkins in order to provide users or consumers with an instant glance of a result of their financial objective thus making the system more user friendly." Applicants respectfully submit, however, that Atkins relates to system for the operation and management of one or more accounts for exchange, investment and borrowing and thus would not benefit from incorporating Philip Storms' general concept of using mortgage debt to replace consumer debt. Accordingly, Applicants respectfully submit that claim 1 is allowable over the cited references.

Applicant respectfully submits that each of independent claims 20, 39, 58 and 60 are allowable at least for the reasons set forth above.

Claims 2-19, 21-38, 40-57, 59 and 61-66 are dependent upon independent claim 1, 20, 39, 58 or 60. Thus, since independent claim 1, 20, 39, 58 and 60 should be allowable as discussed above, claims 2-19, 21-38, 40-57, 59 and 61-66 should also be allowable at least by virtue of their dependency on independent claim 1, 20, 39, 58 or 60. Moreover, these claims recite additional features which are not claimed, disclosed, or even suggested by the cited references taken either alone or in combination. For example, claim 66 recites the method of claim 1 wherein the user objective comprises at least one of obtain a lower interest rate, obtain lower payments, obtain credit, or any other objective. Applicants respectfully submit that neither Atkins nor Philip Storms -- alone or in combination -- teach or suggest the method of claim 1 wherein the user objective comprises at least one of obtain a lower interest rate, obtain lower payments, obtain credit, or any other objective.

Further, Applicant respectfully submits that the rejections of claims 12, 14-17, 18, 19, 33-38, 53-57 are deficient because the Examiner does not provide a reference that teaches the purportedly missing limitations and does not provide a proper motivation. For example, regarding claims 14, 33 and 53, the Examiner alleges that it is not explicitly stated in the combination of Atkins and Storms that the credit opportunity is considered viable if it is determined in the determining act that the user will save at least a predetermined amount of money during a predetermined time period. However, without citing a reference or motivation, the Examiner summarily concludes that it would have been obvious to one of ordinary skill in the art at the time the invention was made to consider the user saving a predetermined amount of money during a predetermined time period in the combination therein in order to provide an attractive system that will offer many advantages and benefits to the consumers or borrowers. Applicant respectfully submits that the Examiner has failed to set forth a proper *prima facie*

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rejection based on obviousness and requests that it be withdrawn. The rejection of claims 12, 15-17, 18, 19, 34-38, 54-57 are similarly deficient and must also be withdrawn.

In view of the foregoing, it is respectfully requested that the aforementioned obviousness rejection of claims 1-65 be withdrawn.

II. CONCLUSION

In view of the foregoing, it is respectfully submitted that the present application is in condition for allowance, and an early indication of the same is courteously solicited. The Examiner is respectfully requested to contact the undersigned by telephone at the below listed telephone number, in order to expedite resolution of any issues and to expedite passage of the present application to issue, if any comments, questions, or suggestions arise in connection with the present application.

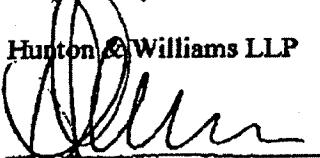
To the extent necessary, a petition for an extension of time under 37 CFR § 1.136 is hereby made.

Please charge any shortage in fees due in connection with the filing of this paper, including extension of time fees, to Deposit Account No. 50-0206, and please credit any excess fees to the same deposit account.

Respectfully submitted,

Hunton & Williams LLP

By:


Ozelle A. Farres

Registration No. 43,606

Hunton & Williams LLP
1900 K Street, N.W.
Washington, D.C. 20006-1109
Telephone: (202) 955-1500
Facsimile: (202) 778-2201
Date: October 19, 2006

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Attorney Docket No.: 72167.000165

APPENDIX A

1. (Previously Presented) A method for allowing a user of a user terminal to receive credit financing opportunities, the method comprising:

receiving credit data from the user terminal, the credit data including a user objective and a credit profile, wherein the credit profile comprises at least one particular of any number of financial products held by the user;

determining at least one credit financing opportunity based on the credit data and at least one predetermined decision rule, wherein the at least one credit financing opportunity comprises any number of financial products that meet the user objective;

generating an output, the output including a comparison of at least part of the credit profile with the at least one determined credit financing opportunity; and

providing the output to the user terminal.

2. (Original) The method according to Claim 1, further including receiving a request from the user terminal to apply for a determined credit opportunity.

3. (Original) The method according to Claim 1, wherein the credit profile is comprised of at least one user credit data element, the at least one user credit data element identifying one or more characteristics of corresponding financing previously undertaken by the user.

4. (Original) The method according to Claim 3, wherein generating the output includes generating a first level output and generating a second level output.

5. (Original) The method according to Claim 4, wherein the first level output includes one or more comparisons of a determined credit opportunity with a respective one of the at least one user credit data elements.

6. (Original) The method according to Claim 4, wherein there are a plurality of credit data elements and the second output includes one or more comparisons of a determined credit opportunity with the plurality of user credit data elements.

7. (Original) The method according to Claim 1, further comprising providing a summary of the user profile data to the user terminal.

8. (Original) The method according to Claim 3, wherein the at least one user credit data element includes an interest rate, an outstanding balance and a monthly payment.

9. (Original) The method according to Claim 8, wherein the at least one user credit data element further includes an identification of whether the corresponding credit data element was issued by a provider of the financing opportunities.

10. (Original) The method according to Claim 3, wherein the at least one user credit data element corresponds to a least one of a credit card, a vehicle loan, a secured debt, an unsecured debt, a home equity loan and a residential mortgage.

11. (Original) The method according to Claim 7, wherein the summary includes at least one summary area corresponding to one of the user's credit cards, personal lines of credit, personal loans, home equity lines of credit, auto loans, unsecured credit and total outstanding credit.

12. (Original) The method according to Claim 1, wherein the user data further includes personal data corresponding to the user and further including the act of obtaining a credit worthiness report based on the personal data.

13. (Original) The method according to Claim 12, wherein determining credit financing opportunities includes consideration of the credit worthiness of the corresponding user.

14. (Original) The method according to Claim 1, wherein a credit opportunity is

considered viable if it is determined in the determining act that the user will save at least a predetermined amount of money during a predetermined time period.

15. (Original) The method according to Claim 1, wherein the user profile data includes a state of residence and wherein the predetermined decision rules include consideration of the state of residence and current interest rates for potential financing opportunities.

16. (Original) The method according to Claim 1, further including receiving a request for detailed information corresponding to a selected one of the financing opportunities and wherein at least a part of the output is provided in a substantially pictorial form.

17. (Original) The method according to Claim 16, wherein the pictorial form includes at least one of a graph and a pie chart.

18. (Original) The method according to Claim 15, wherein the predetermined decision rules further consider the user's taxation rate in determining viable credit opportunities.

19. (Original) The method according to Claim 1, further comprising preparing a list of potential financing opportunities at least partially based on opportunity data received from at least one product processor, and wherein the determined financing opportunities are selected from the prepared list.

20. (Previously Presented) A computer readable storage medium storing computer executable instructions which, when executed, perform a method for allowing a user of a user terminal to receive credit financing opportunities, the method comprising:

receiving credit data from the user terminal, the credit data including a user objective and a credit profile, wherein the credit profile comprises at least one particular of any number of financial products held by the user;

determining credit financing opportunities based on the credit data and at least one

predetermined decision rule, wherein the credit financing opportunities comprise at least one financial product that meets the user objective;

generating an output, the output including a comparison of at least part of the credit profile with the determined credit financing opportunities; and

providing the output to the user terminal.

21. (Original) The computer readable storage medium according to Claim 20, wherein the method further includes receiving a request from the user terminal to apply for a determined credit opportunity.

22. (Original) The computer readable storage medium according to Claim 20, wherein the credit profile is comprised of at least one user credit data element, the at least one user credit data element identifying one or more characteristics of corresponding financing previously undertaken by the user.

23. (Original) The method according to Claim 22, wherein generating the output includes generating a first level output and generating a second level output.

24. (Original) The computer readable storage medium according to Claim 23, wherein the first level output includes one or more comparisons of a determined credit opportunity with a respective one of the at least one user credit data elements.

25. (Original) The computer readable storage medium according to Claim 23, wherein there are a plurality of credit data elements and the second output includes one or more comparisons of a determined credit opportunity with the plurality of user credit data elements.

26. (Original) The computer readable storage medium according to Claim 20, wherein the method further includes providing a summary of the user profile data to the user terminal.

27. (Original) The computer readable storage medium according to Claim 22, where the at least one user credit data element includes an interest rate, an outstanding balance and a monthly payment.

28. (Original) The computer readable storage medium according to Claim 27, wherein the at least one user credit data element further includes an identification of whether the corresponding credit data element was issued by a provider of the financing opportunities.

29. (Original) The computer readable storage medium according to Claim 22, wherein the at least one user credit data element corresponds to at least one of a credit card, a vehicle loan, a secured debt, an unsecured debt, a home equity loan and a residential mortgage.

30. (Original) The computer readable storage medium according to Claim 26, wherein the summary includes at least one summary area corresponding to one of the user's credit cards, personal lines of credit, personal loans, home equity lines of credit, auto loans, unsecured credit and total outstanding credit.

31. (Original) The computer readable storage medium according to Claim 20, wherein the user data further includes personal data corresponding to the user and the method further includes the act of obtaining a credit worthiness report based on the personal data.

32. (Original) The computer readable storage medium according to Claim 31, wherein determining credit financing opportunities includes consideration of the credit worthiness of the corresponding user.

33. (Original) The computer readable storage medium according to Claim 20, wherein the credit opportunity is considered viable if it is determined that the user will save at least a predetermined amount of money during a predetermined time period.

34. (Original) The computer readable storage medium according to Claim 20,

wherein the user profile data includes a state of residence and wherein the predetermined decision rules include consideration of the state of residence and current interest rates for potential financing opportunities.

35. (Original) The computer readable storage medium according to Claim 20, wherein the method further includes accepting a request for detailed information corresponding to a selected one of the financing opportunities and wherein at least a part of the output is provided in a substantially pictorial form.

36. (Original) The computer readable storage medium according to Claim 35, wherein the pictorial form includes at least one of a graph and a pie chart.

37. (Original) The computer readable storage medium according to Claim 34, wherein the predetermined decision rules further consider the user's taxation rate in determining the viable credit opportunities.

38. (Original) The computer readable storage medium according to Claim 20, wherein the method further includes preparing a list of potential financing opportunities at least partially based on opportunity data received from at least one product processor, and wherein the determined financing opportunities are selected from the prepared list.

39. (Previously Presented) An information processor in a financial processing system, the information processor coupled to at least one user terminal via a communication network, the information processor comprising:

a memory storing at least one decision rule;
a network interface coupling the information processor to the communication network;
and
a central processing unit performing the functions of:

receiving, via the network interface, credit data from the user terminal, the credit data including a user objective and a credit profile, wherein the credit profile comprises at least one particular of any number of financial products held by the user;

determining credit financing opportunities, the determination being based on the credit data and at least one predetermined decision rule, wherein the credit financing opportunities comprising at least one financial product that meets the user objective;

generating an output, the output including a comparison of at least part of the credit profile with the determined credit financing opportunities; and

providing the output to the user terminal.

40. (Original) The information processor according to Claim 39, further comprising a database coupled to the central processing unit, the database storing data corresponding to at least one financing opportunity.

41. (Original) The information processor according to Claim 39, wherein the central processing unit further performs the function of receiving a request from the user terminal to apply for a determined credit opportunity.

42. (Original) The information processor according to Claim 39, wherein the credit profile is comprised of at least one user credit data element, the at least one user credit data element identifying one or more characteristics of corresponding financing previously undertaken by the user.

43. (Original) The information processor according to Claim 42, wherein the output is comprised of a first level output and a second level output.

44. (Original) The information processor according to Claim 43, wherein the first level output includes one or more comparisons of a determined credit opportunity with a

respective one of the at least one user credit data elements.

45. (Original) The information processor according to Claim 43, where there are a plurality of credit data elements and the second output includes one or more comparisons of a determined credit opportunity with the plurality of user credit data elements.

46. (Original) The information processor according to Claim 39, wherein the central processing unit further performs the function of providing a summary of the user profile data to the user terminal.

47. (Original) The information processor according to Claim 42, wherein the at least one user credit data element includes an interest rate, an outstanding balance and a monthly payment.

48. (Original) The information processor according to Claim 47, wherein the at least one user credit data element further includes an identification of whether the corresponding credit data element was issued by a provider of the financing opportunities.

49. (Original) The information processor according to Claim 42, wherein the at least one user credit data element corresponds to at least one of a credit card, a vehicle loan, a secured debt, an unsecured debt, a home equity loan and a residential mortgage.

50. (Original) The information processor according to Claim 46, wherein the summary includes at least one summary area corresponding to one of the user's credit cards, personal lines of credit, personal loans, home equity lines of credit, auto loans, unsecured credit and total outstanding credit.

51. (Original) The information processor according to Claim 39, wherein the user data further includes personal data corresponding to the user and the central processing unit further performs the function of obtaining a credit worthiness report based on the personal data.

52. (Original) The information processor according to Claim 51, wherein the determining function includes consideration of the credit worthiness of the corresponding user.

53. (Original) The information processor according to Claim 39, wherein the central processing unit considers a credit opportunity to be viable if the determining function determines that the user will save at least a predetermined amount of money during a predetermined time period.

54. (Original) The information processor according to Claim 39, wherein the user profile data includes a state of residence and wherein the predetermined decision rules include consideration of the state of residence and current interest rates for potential financing opportunities.

55. (Original) The information processor according to Claim 39, wherein the central processing unit further performs the function of accepting a request for detailed information corresponding to a selected one of the financing opportunities and wherein at least a part of the output is provided in a substantially pictorial form.

56. (Original) The information processor according to Claim 55, wherein the pictorial form includes at least one of a graph and a pie chart.

57. (Original) The information processor according to Claim 54, wherein the predetermined decision rules further consider the user's taxation rate in determining viable credit opportunities.

58. (Previously Presented) A method for allowing a user of a user terminal to apply for a credit financing opportunity via a communication network, the method comprising:
receiving credit data from the user terminal, the credit data including a user objective indicating that the user wishes to obtain credit and a credit profile, wherein the credit profile

comprises at least one particular of any number of financial products held by the user; determining potential financing products based at least in part on the credit data, wherein the potential financing products comprise at least one financial product that meets the user objective;

providing a list of the determined potential financing products to the user terminal and a comparison of at least part of the credit profile with the determined potential financing products; receiving a request from the user terminal for information corresponding to a selected one of the potential financing products;

providing the information to the user terminal; and receiving a request from the user terminal to initiate an application for the selected financing product.

59. (Original) The method according to Claim 58, wherein the list of potential financing products includes:

vehicle loans;
education loans;
home improvement loans;
home purchase loans;
medical expense loans;
large event loans; and vacation loans.

60. (Previously Presented) A method for allowing a user of a terminal to receive optimized information regarding a selected topic, the method comprising:

receiving input data from the user terminal, the input data including a user objective and a current usage profile, wherein the credit profile comprises at least one particular of any number

of financial products held by the user;

querying a knowledge base regarding the input data;

retrieving operational data from the knowledge base;

determining optimized information based on the results of applying at least one predetermined decision rule to the operational data, the user objective and current usage profile, wherein the optimized information comprises at least one financial product that meets the user objective;

generating an output including a comparison of at least part of the current usage profile with the determined optimized information; and

providing the output to the terminal.

61. (Original) The method of claim 60, wherein the knowledge base is connected to an electronic network.

62. (Original) The method of claim 61, wherein the output includes links to at least one other electronic site.

63. (Original) The method of claim 61, farther comprising the steps of:
querying at least one search engine concerning the input data; and processing the results of the querying of at least one search engine.

64. (Previously Presented) The method of claim 60, wherein the output includes a list of the optimized information.

65. (Previously Presented) The method of claim 1 wherein the credit profile comprises at least one loan, line of credit, credit card, secured or unsecured credit, bank or provider, interest rate, outstanding balance, monthly payment, available line of credit, balance, term, and years remaining in access period.

66. (Previously Presented) The method of claim 1 wherein the user objective comprises at least one of obtain a lower interest rate, obtain lower payments, obtain credit, or any other objective.

67. (New) A method for allowing a user of a user terminal to receive credit financing opportunities, the method comprising:

presenting a user with a plurality of objectives, wherein the plurality of objectives comprises at least a lowering an interest rate selection and a lowering a monthly payment selection;

receiving credit data from the user terminal, the credit data including a user objective selection and a credit profile, wherein the user objective selection comprises the lowering an interest rate selection or the lowering a monthly payment selection and the credit profile comprises at least one interest rate or monthly payment associated with at least one financial products held by the user;

comparing the at least one interest rate or monthly payment associated with the at least one financial products held by the user with at least one financing opportunity;

determining at least one financing opportunity that meet the user objective, said determination being based on at least one predetermined decision rule;

generating an output, the output including a comparison of at least part of the credit profile with the at least one determined credit financing opportunity, the comparison demonstrating that the at least one financing opportunity that meet the user objective has a lower interest rate or lower monthly payment than the at least one financial products held by the user; and

providing the output to the user terminal.